

Letter of Explanation for Credit Report Inaccuracies

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email Address]

[Your Phone Number]

[Credit Reporting Agency's Name]

[Credit Reporting Agency's Address]

[City, State, Zip Code]

Subject: Explanation of Inaccuracies in My Credit Report

Dear [Credit Reporting Agency's Name],

I am writing to formally contest inaccurate information listed on my credit report. After reviewing my recent credit report obtained on [Date of Report], I identified discrepancies that I believe require correction.

The inaccurate entries are as follows:

- Account Name: [Name of Account] - Incorrect Balance: [Incorrect Amount], My Actual Balance: [Correct Amount]
- Account Name: [Name of Account] - Status: [Incorrect Status], My Actual Status: [Correct Status]

I have attached relevant documentation to support my claims, including statements and correspondence with the creditors involved.

I kindly request a thorough investigation into these inaccuracies and look forward to your prompt response. Thank you for your attention to this matter.

Sincerely,

[Your Name]